

**Insurance Department
Review Requirements Checklist**

Boiler & Machinery / Crime / Farm

REVIEW REQUIREMENTS	REFERENCE	COMMENTS
P&C Filing Information	Online Link	www.mid.ms.gov/companies/property-casualty-company.aspx Review complete filing instructions, forms, and exhibits on this site.
MISSISSIPPI CODE	Online Link	www.mid.ms.gov/legal/mississippi-code.aspx
MID BULLETINS	Online Link	www.mid.ms.gov/legal/bulletins.aspx
MID REGULATIONS	Online Link	www.mid.ms.gov/legal/regulations.aspx
Filing Standards—Prior Approval	83-2-7 Bulletin 99-9	Rates, rules and forms must be filed for prior approval (30) days prior to proposed effective date. Supporting information shall also be filed. (See Property and Casualty Rate Filing Requirements on website.) A filing may be deemed approved after 30 days unless it is affirmatively approved, disapproved, or corrected/ supplemental information is requested from the company. The waiting period is extended an additional 30 days for corrected/supplemental information. The filing is deemed withdrawn if the corrected/supplemental information is not submitted.
FORMS	83-2-7	Forms must be filed for Prior Approval . Do not file the forms adopted in a bureau reference filing.
Applications	83-2-7	Applications must be filed if they are to become part of the policy.
Forms-Proper Name	83-5-9	Policies and contracts of insurance must be headed or entitled only by a licensed insurer's proper and corporate name.
Arbitration	AG's Opinion 3/17/00 Department Guidelines	Binding Arbitration clauses will be considered on a case-by-case basis. Such provisions must meet specific guidelines, requirements, and disclosures to be considered. Please review "Departmental Guidelines and Requirements for Approval of Binding Arbitration Provisions in Insurance Policies" at www.mid.ms.gov/legal/pdf/arbitration-guidelines.pdf
General Cancellation Statute	83-5-28	Thirty- (30) days notice prior to effective date of a cancellation, reduction in coverage, or non-renewal is required for all P&C policies.
Notice to Commissioner	83-5-30	Insurer selling P&C insurance cannot withdraw, cancel, or fail to renew any line of insurance or class of business without giving notice in writing sixty- (60) days in advance to Commissioner of Insurance.
Punitive Damages Exclusion	Mississippi Case Law AG's Opinion 10/5/01 Bulletin 2001-3	Punitive Damage Exclusions are only allowed in provisions covering auto uninsured motorist coverage. Punitive, exemplary and multiplied damage exclusions are not allowed in any other insurance policies.
Fictitious Grouping	83-5-27	Fictitious grouping is defined to be any grouping by ways of membership, license, franchise, agreement, or any other method or means. The offering of a preferred rate or premium based upon any fictitious grouping of persons, firm, corporation, or association of individuals is prohibited.
RATING		
Payment of Dividends	83-2-27	Not regulated in P&C. Not required to be filed.
Rate Increases /Decreases	Department Position Bulletin 98-1	It is the Department position as allowed under 83-1-165 that companies may file for a rate increase once in any 12 month period as it applies to any single class of insured. Companies may file for a rate decrease at any time subject to prior approval with the proper supporting documentation.
"Refer to Company"	Bulletin 98-2	Subject to Sections 83-2-1 and 83-2-35 any "refer to company" wording is unacceptable as Mississippi is a prior approval state.
Consent to Rate	83-2-9	A rate in excess of that provided by a filing otherwise applicable may be used on a specific risk upon written application of an insured. An endorsement shall be attached to the policy stating the specific reason, percentage of surcharge, and signed by insured. Copies are to be submitted to the Commissioner of Insurance.
Schedule Rating-Range of Modification	Department Position MS Ins. Commission Directive Dated 8/19/83	Predetermined factors for the adjustment of rates must be filed and approved. The application of the individual factors must be fully documented by an insurer, maintained in company file, and provided upon Department's request. The maximum credit or debit based on these factors is +/- 40% .
Guide "A" Rates	83-2-7 Bulletin 99-9	As a prior approval state, the use of Guide "A" Rates must be accompanied by the guidelines or formula used to promulgate these rates.
Filing Fees	83-2-35 Bulletin 97-3	See complete text of bulletin on website. See Property & Casualty Rate Filing Information.

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Inland Marine

REVIEW REQUIREMENTS	REFERENCE	COMMENTS
Filing Exemption Inland Marine	83-2-7 Department Position	Rates, supplementary rate information, policy forms, and endorsements need not be filed for inland marine risks that by general custom of the business are not written according to manual rules or rating plans. However, it is the Department's position that companies with developed manual rates or rating plans for a class of risk should make an informational filing with the Department. Filings of this nature do not require filing fees and are stamped "Acknowledged and Filed" by the Department.
GAP Insurance Programs	Bulletin 2000-2	For purposes of this bulletin GAP Insurance refers to Guaranteed Auto Protection Insurance. This type of product is not an inland marine product. It should be filed with the Department and is subject to prior approval review.
Credit Property / Other Programs Not Exempt as Inland Marine	Bulletin 2000-7 Bulletin 2000-8	Credit property, collateral protection whether voluntary or forced placed, and involuntary unemployment insurance are not considered inland marine filings. They are subject to prior approval filing review.

Commercial General Liability / Umbrella or Excess / Professional Liability

REVIEW REQUIREMENTS	REFERENCE	COMMENTS
P & C Filing Information	Online Link	www.mid.ms.gov/companies/property-casualty-company.aspx Review complete filing instructions, forms, and exhibits on this site.
MISSISSIPPI CODE	Online Link	www.mid.ms.gov/legal/mississippi-code.aspx
MID BULLETINS	Online Link	www.mid.ms.gov/legal/bulletins.aspx
MID REGULATIONS	Online Link	www.mid.ms.gov/legal/regulations.aspx
Filing Standards—Prior Approval	83-2-7 Bulletin 99-9	Rates, rules, and forms must be filed for prior approval (30) days prior to proposed effective date. Supporting information shall also be filed. (See Property and Casualty Rate Filing Requirements on website.) A filing may be deemed approved after 30 days unless it is affirmatively approved, disapproved, or corrected/supplemental information is requested from the company. The waiting period is extended an additional 30 days for corrected/supplemental information. The filing is deemed withdrawn if the corrected/supplemental information is not submitted.
FORMS	83-2-7	Forms must be filed for prior approval. Do not file the forms adopted in a bureau reference filing.
Applications	83-2-7	Applications must be filed if they are to become part of the policy.
Forms-Proper Name	83-5-9	Policies and contracts of insurance must be headed or entitled only by a licensed insurer's proper and corporate name.
Arbitration	AG's Opinion 3/17/00 Department Guidelines	Binding Arbitration clauses will be considered on a case-by-case basis. Such provisions would have to meet very stringent and specific criteria to be considered. Please review "Departmental Guidelines and Requirements for Approval of Binding Arbitration Provisions in Insurance Policies" at www.mid.ms.gov/legal/pdf/arbitration-guidelines.pdf
General Cancellation Statute	83-5-28	Thirty- (30) days notice prior to effective date of a cancellation, reduction in coverage, or non-renewal is required for all P&C policies.
Cancellation--Notice to Commissioner	83-5-30	Insurer selling P&C insurance cannot withdraw, cancel, or fail to renew any line of insurance or class of business without giving notice in writing sixty- (60) days in advance to Commissioner of Insurance.

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Punitive Damages Exclusion	Mississippi Case Law AG's Opinion 10/5/01 Bulletin 2001-3	Punitive Damage Exclusions are only allowed in provisions covering auto uninsured motorist coverage. Punitive, exemplary and multiplied damage exclusions are not allowed in any other insurance policies.
Fictitious Grouping	83-5-27	Fictitious grouping is defined to be any grouping by ways of membership, license, franchise, agreement, or any other method or means. The offering of a preferred rate or premium based upon any fictitious grouping of persons, firm, corporation, or association of individuals is prohibited.
Defense Within the Limits	Department Position	Defense within the Limits of Liability cannot be included in any Commercial General Liability Policy. The inclusion of Defense Within the Limits of Liability may be included only in the following insurance coverage: Medical Malpractice, Professional Liability, Directors and Officers, Errors and Omissions, and Employment Practices Liability.
Payment of Dividends	83-2-27	Not regulated in P&C. Not required to be filed.
Rate Increase/Decrease	Department Position Bulletin 98-1	It is the Department position as allowed under 83-1-165 that companies may file for a rate increase once in any 12 month period as it applies to any single class of insured. Companies may file for a rate decrease at any time subject to prior approval with the proper supporting documentation.
"Refer to Company"	Bulletin 98-2	Subject to Sections 83-2-1 and 83-2-35 any "refer to company" wording is unacceptable as Mississippi is a prior approval state.
Consent to Rate	83-2-9	A rate in excess of that provided by a filing otherwise applicable may be used on a specific risk upon written application of an insured. An endorsement shall be attached to the policy stating the specific reason, percentage of surcharge, and signed by insured. Copies are to be submitted to the Commissioner of Insurance.
Schedule Rating-Range of Modification	Department Position Mississippi Ins. Commission Directive Dated 8/19/83	Predetermined factors for the adjustment of rates must be filed and approved. The application of the individual factors must be fully documented by an insurer, maintained in company file, and provided upon Department's request. The maximum credit of debit based on these factors is +/- 40% .
Guide "A" Rates	83-2-7 Bulletin 99-9	As a prior approval state, the use of Guide "A" Rates must be accompanied by the guidelines or formula used to promulgate these rates.
Filing Fees	83-2-35 Bulletin 97-3	See complete text of bulletin on website. See Property & Casualty Filing Information.

**Legal Expense Insurance
Prepaid Legal Services Plan**

REVIEW REQUIREMENTS	REFERENCE	COMMENTS
STATUTE REFERENCE	83-49-1 through 49	No person other than an insurer as defined herein shall act as a sponsor nor enter into any contract with an individual or persons to become subscribers to a prepaid legal services plan without having first obtained a license from the commissioner to act as a sponsor of prepaid legal services. See complete text.
P&C FILING INFORMATION	Online Link	www.mid.ms.gov/companies/property-casualty-company.aspx
MISSISSIPPI CODE	Online Link	www.mid.ms.gov/legal/mississippi-code.aspx
Filing Standard—Prior Approval	83-49-15 and 17 Bulletin 99-9	Forms, Subscription contracts, Underwriting Rules, and Rates must be filed for prior approval. They may be deemed approved after 90 days from date of filing unless disapproved or requested within the 90-day period to provide additional information in support of the filing.
FORMS- Subscription Contracts	83-49-13	A complete review of this section of code is required. Code Section 83-49-13(2)(a through h) contains specific types of statements that are required in a subscription contract. A subscription contract may not be written for longer than 3 years.
Forms-Proper Name	83-5-9	Policies and contracts of insurance must be headed or entitled only by a licensed insurer's proper and corporate name.
RATES	83-49-17	Rates are subject to prior approval and must be actuarially supported for determination as to whether they are adequate, excessive, unfairly discriminatory or contrary to law or public policies of this state.
Rate Increases/Decreases	Department Position Bulletin 98-1	It is the Department position as allowed under 83-1-165 that companies may file for a rate increase once in any 12 month period as it applies to any single class of insured. Companies may file for a rate decrease at any time subject to prior approval with proper supporting documentation.

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Arbitration	AG's Opinion 3/17/00	Arbitration clauses can be considered on a case by case basis. Such provisions would have to meet very stringent and specific criteria to be considered. Please review "Departmental Guidelines and Requirements for Approval of Binding Arbitration Provisions in Insurance Policies" at www.mid.ms.gov/legal/pdf/arbitration-guidelines.pdf
Cancellation--Notice to Commissioner	83-5-30	Insurer selling P&C insurance cannot withdraw, cancel or fail to renew any line of insurance or class of business without giving notice in writing sixty- (60) days in advance to Commissioner of Insurance.
General Insurance Provisions	83-49-21	Provisions of Sections 83-5-29 through 83-5-51 applicable to "insurers" shall apply to sponsors as defined in this chapter and for the purpose of determining whether a violation of these sections has occurred, a "sponsor" as defined in this chapter shall be deemed a "person" as used in 83-5-29 through 83-5-51, whichever is applicable.
Filing Fees	83-2-35 Bulletin 97-3	See complete text of bulletin on website. See Property & Casualty Filing Information.

Commercial Fire / Commercial Multi-Peril

REVIEW REQUIREMENTS	REFERENCE	COMMENTS
P & C Filing Information	Online Link	www.mid.ms.gov/companies/property-casualty-company.aspx Review complete filing instructions, forms, and exhibits on this site.
MISSISSIPPI CODE	Online Link	www.mid.ms.gov/legal/mississippi-code.aspx
MID BULLETINS	Online Link	www.mid.ms.gov/legal/bulletins.aspx
MID REGULATIONS	Online Link	www.mid.ms.gov/legal/regulations.aspx
Filing Standards- Prior Approval	83-2-7 Bulletin 99-9	Rates, rules, and forms must be filed for prior approval (30) days prior to proposed effective date. Supporting information shall also be filed. (See Property and Casualty Rate Filing Requirements on website.) A filing may be deemed approved after (30) days unless it is affirmatively approved, disapproved, or corrected/supplemental information is requested from the company. The waiting period is extended an additional 30 days for corrected/supplemental information. The filing is deemed withdrawn if the corrected/supplemental information is not submitted.
FORMS	83-2-7	Forms must be filed for Prior Approval. Do not file the forms adopted from a bureau reference filing.
Applications	83-2-7	Applications must be filed if they are to become part of the policy.
Forms- Proper Name	83-5-9	Policies and contracts of insurance must be headed or entitled only by a licensed insurer's proper and corporate name.
Standard Mortgage Provision	83-13-9	See total text. A Mortgage Clause is required in insurance policies that cover the peril of fire.
Arbitration	AG's Opinion 3/17/00 Department Guidelines	Binding Arbitration clauses will be considered on a case by case basis. Such provisions would have to meet very stringent and specific criteria to be considered. Please review "Departmental Guidelines and Requirements for Approval of Binding Arbitration Provisions in Insurance Policies" at www.mid.ms.gov/legal/pdf/arbitration-guidelines.pdf
General Cancellation Statute	83-5-28	Thirty- (30) days notice prior to effective date of a cancellation, reduction in coverage, or non-renewal is required for all P&C policies.
Cancellation / Non-renewal Natural Causes	Bulletin 98-6	Claims on property and automobile insurance policies that are the result of natural causes may not be used as a sole reason for cancellation/non-renewal, unless the insurer can demonstrate by claims frequency or otherwise that the insured has failed to take action as requested by insurer to prevent recurrence of damage to insured property.
Cancellation -- Notice to Commissioner	83-5-30	Insurer selling P&C insurance cannot withdraw, cancel or fail to renew any line of insurance or class of business without giving notice in writing sixty- (60) days in advance to Commissioner of Insurance.
Punitive Damages Exclusion	Mississippi Case Law AG's Opinion 10/5/01 Bulletin 2001-3	Punitive Damage Exclusions are only allowed in provisions covering auto uninsured motorist coverage. Punitive, exemplary, and multiplied damage exclusions are not allowed in any other insurance policies.
Fictitious Grouping	83-5-27	No insurer shall make available to any resident or group of residents of this state through any rating plan or form for fire, inland marine, casualty or surety insurance to any person, firm, corporation or association of individuals any preferred rate or premium based upon any fictitious grouping by ways of memberships, license, franchise, agreement, or any other methods or means.
MISSISSIPPI STATE RATING BUREAU (MSRB)	83-3-7 and 83-5-5	All fire insurance companies organized or admitted to do business in this state shall maintain a Rating Bureau to be composed of such number of persons resident in this state as shall be desired and who shall be skilled in the business of fire insurance rating. ...Each fire insurance company licensed to do business in this state shall become a member to the Rating Bureau and shall pay its proportion of the expenses of organization, maintenance, and operation of said bureau, as provided in Sec. 83-3-9. Contact MSRB for complete information.
Inspection of Risk by Bureau	83-3-13	The Rating Bureau through its members and employees, shall inspect every risk specifically rated by it on schedule, and make a written survey of such risk, which shall be filed as a permanent record in such Rating Bureau.

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Split Classification Codes Prohibited	83-3-7	All companies writing fire coverage in Mississippi must follow the fire protection classification for cities, towns and fire protection districts as rated by the MSRB.
MISSISSIPPI WINDSTORM UNDERWRITING ASSOC.	83-34-1 Through 29	Every insurer writing property insurance on a direct basis must become a member of the association. "Insurable property" means builder's risk and real property at fixed locations in coast areas. Coast areas include the counties of Hancock, Harrison, Jackson, Pearl River, Stone and George Counties. Contact MWUA for complete information.
MISSISSIPPI RESIDENTIAL PROPERTY INSURANCE UNDERWRITING ASSOC.	83-38-1 Through 29	Every insurer writing property insurance on a direct basis must become a member of the association. "Insurable property" means residential builder's risk and residential real property in unprotected rural areas of the contents located therein. Unprotected "Rural areas" means all areas designated as fire protection Class 9 or 10. Contact MRRUA for complete information.
Valued Policy Law	83-13-5	No insurance company shall knowingly issue a fire policy on property for an amount that together with any existing policy exceeds a fair value of the property or for longer than 5 years. Any buildings or structures insured against loss by fire that are totally destroyed by fire, the measure of damages shall be the amount for which the building and structures were insured.
Proof of Loss Forms	83-13-13	It is the duty of the companies liable for a fire loss, within a reasonable time after receiving notice thereof to furnish to the insured proper blanks upon which to make the required proof of such loss with full directions as to what is required to secure the payment of the policy. In all cases the insured shall have a reasonable time in which to make proof after the blanks and directions are received.
Fees for Fire Service	83-13-23	Any insurance company shall pay to the responsible volunteer fire department a minimum of (\$100) for each response due to fire to an insured structure located in rated class 9 or 10 insured by that company.
Form For Payment to Volunteer Fire Departments	83-13-25 Bulletin 91-6	A uniform form to be used by fire departments for minimum payments for initial fire response has been developed in response to Sec. 83-13-23. Companies are requested to use the same form to process payment to other fire departments. Forms may be obtained through the Department from the State Fire Coordinator.
Payment of Dividends	83-2-27	Not regulated in P&C. Not required to be filed.
Rate Increases/Decreases	Department Position Bulletin 98-1	It is the Department position as allowed under 83-1-165 that companies may file for a rate increase once in any 12 month period as it applies to any single class of insured. Companies may file for a rate decrease at any time subject to prior approval with the proper supporting documentation.
"Refer to Company"	Bulletin 98-2	Subject to Sections 83-2-1 and 83-2-35 any "refer to company" wording is unacceptable as Mississippi is a prior approval state.
Consent to Rate	83-2-9	A rate in excess of that provided by a filing otherwise applicable may be used on a specific risk upon written application of an insured. An endorsement shall be attached to the policy stating the specific reason, percentage of surcharge, and signed by insured. Copies are to be submitted to the Commissioner of Insurance.
Schedule Rating-Range of Modification	Department Position Mississippi Ins. Commission Directive Dated 8/19/83	Predetermined factors for the adjustment of rates must be filed and approved. The application of the individual factors must be fully documented by an insurer, maintained in company file, and provided upon Department's request. The maximum credit or debit based on these factors is +/- 40%.
Filing Fees	83-2-35 Bulletin 97-3	See complete text of bulletin on website. See Property & Casualty Filing Information.

Workers' Compensation

REVIEW REQUIREMENTS	REFERENCE	COMMENTS
P&C FILING Information	Online Link	www.mid.ms.gov/companies/property-casualty-company.aspx Review complete filing instructions, forms and exhibits on this site.
MISSISSIPPI CODE	Online Link	www.mid.ms.gov/legal/mississippi-code.aspx
MS Workers Compensation Commission / Regulations	Online Link	www.mwcc.state.ms.us Rules and Regulations of the Commission can be found on their website.
MS Workers Compensation Assigned Risk Plan	Online Link	www.compensservices.com Compensation Insurance Services provides assigned risk pool administrative services in MS. Applications to the Workers Compensation Assigned Risk Plan may be made through their website.
MID Regulation- WC Assigned Risk Plan/ Pool	Online Link	www.mid.ms.gov/legal/regulations.aspx Regulation 96-101 WC Assigned Risk Plan; Regulation 96-102 WC Assigned Risk Pool
Filing Standards- Prior Approval	83-2-7 Bulletin 99-9	Rates, rules and forms must be filed for prior approval (30) days prior to proposed effective date. Supporting information shall also be filed. (See Property and Casualty Rate Filing Requirements on website.) A filing may be deemed approved after 30 days unless it is affirmatively approved, disapproved, or corrected/supplemental information is requested from the company. The waiting period is extended an additional 30 days for corrected /supplemental information. The filing is deemed withdrawn if the corrected/supplemental information is not submitted.

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Workers Compensation Law	71-3-1 through 129	Administered by the Workers Compensation Commission.
Subject Employers	71-3-5	Every person, firm, and private corporation, including public service corporations, but excluding all nonprofit, charitable, fraternal, cultural, or religious corps. or associations that have in service five (5) or more workmen or operatives regularly in the same business or in or about the same establishment under any contract of hire, express or implied. See entire statute for employees and employers exempted by this statute.
Employers Proof of Financial Responsibility	71-3-75	(1.) Insurance of liability-Workers Compensation/ Employers Liability (2.) Self-Insurance (3.) Pooling of liabilities of 2 or more employers to qualify as self-insurers.
Forms-Proper Name	83-5-9	Policies and contracts of insurance must be headed or entitled only by a licensed insurer's proper and corporate name.
Notice of Cancellation and Non-renewal	71-3-77	Notice of cancellation/non-renewal shall be made in writing to the Worker's Compensation Commission and to the assured. No such notice shall be effective until thirty (30) days after service of such notice unless employer has obtained other coverage, in which case policy is deemed canceled as of the effective date of such other insurance.
Cancellation --Notice to Commissioner	83-5-30	Insurer selling P&C insurance cannot withdraw, cancel, or fail to renew any line of insurance or class of business without giving notice in writing sixty- (60) days in advance to Commissioner of Insurance.
Punitive Damage Exclusion	Mississippi Case Law AG's Opinion 10/5/01 Bulletin 2001-3	Punitive Damage Exclusions are only allowed in provisions covering auto uninsured motorist coverage. Punitive, exemplary, and multiplied damages are not allowed in any other insurance policies.
"Wrap Up Plans"/ Fictitious Grouping	83-5-27	The use of wrap up plans is not allowed in Mississippi. They are considered to be in violation of the Fictitious Grouping Statute.
Employers' Liability	Mississippi Approved NCCI Basic Manual	In Mississippi, Workers Compensation policies include Employers' Liability. The standard limits are, Bodily injury by accident, \$100,000 for each accident; bodily injury by disease \$100,000, each employee with a \$500,000 policy limit for disease. Employer's liability coverage may be provided in Mississippi by endorsing the Workers Compensation policy to provide employers liability only. The standard employers liability limits are the same as those shown for the Workers Compensation Policy.
Drug and Alcohol Free Workplace-Premium Reduction	71-3-207	If an employer implements a drug free workplace program in accordance with 71-3-201 through 225, the employer shall qualify for certification for a five (5) percent premium discount offered under the employer's workers compensation insurance policy.
Payment of Dividends	83-2-27	Not regulated in P&C. Not required to be filed.
Rate Increases/Decreases	Department Position Bulletin 98-1	It is the Department position as allowed under 83-1-165 that companies may file for a rate increase once in any 12 month period as it applies to any single class of insured. Companies may file for a rate decrease at any time subject to prior approval with the proper supporting documentation.
Consent to Rate	83-2-9	A rate in excess of that provided by a filing otherwise applicable may be used on a specific risk upon written application of an insured. An endorsement shall be attached to the policy stating the specific reason, percentage or surcharge, and signed by insured. Copies are to be submitted to the Commissioner of Insurance.
Schedule Rating-Range of Modification	Department Position	The maximum credit or debit based on filed and approved Schedule Rating Plans for Workers Compensation Program is +/- 25% .
"Refer to Company"	Bulletin 98-2	Subject to Sections 83-2-1 through 83-2-35, any "refer to company" wording is unacceptable as Mississippi is a prior approval state.
Filing Fees	83-2-35 Bulletin 97-3	See complete text of bulletin on website. See Property & Casualty Filing Information.
"Loss Runs"	Bulletin 99-8	Failure upon request to provide company loss runs to their insured or the failure to proceed with due diligence in providing this information will be considered a violation of the Unfair Trade Practices Act, Sec. 83-5-45.

Homeowners / Fire Dwelling

REVIEW REQUIREMENTS	REFERENCE	COMMENTS
P&C Filing Information	Online Link	www.mid.ms.gov/companies/property-casualty-company.aspx Review complete filing instructions, forms, and exhibits on this site.
MISSISSIPPI CODE	Online Link	www.mid.ms.gov/legal/mississippi-code.aspx
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Filing Standard—Prior Approval	83-2-7 Bulletin 99-9	Rates, rules and forms must be filed for prior approval (30) days prior to proposed effective date. Supporting information shall also be filed. (See Property and Casualty Rate Filing Requirements on website.) A filing may be deemed approved after 30 days unless it is affirmatively approved, disapproved, or corrected /supplemental information is requested from the company. The waiting period is extended an additional 30 days for

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		corrected/supplemental information. The filing is deemed withdrawn if the corrected/supplemental information is not submitted.
FORMS	83-2-7	Forms must be filed for Prior Approval. Do not file the forms adopted from a bureau reference filing.
Applications	83-2-7	Applications must be filed if they are to become part of the policy.
Forms-Proper Name	83-5-9	Policies and contracts of insurance must be headed or entitled only by a licensed insurer's proper and corporate name.
Standard Mortgage Provision	83-13-9	See total text. A Mortgage Clause is required in insurance policies that cover the peril of fire.
Notice to Mobile Homeowners---Percentage Wind & Hail Deductible	Bulletin 99-7	Companies with a mandatory percentage deductible in their Mobile Home Programs for the perils of Wind and Hail shall provide policyholders an informational notice explaining its application.
General Cancellation Statute	83-5-28	Thirty- (30) days notice prior to effective date of a cancellation, reduction in coverage, or non-renewal is required for all P&C policies.
Cancellation/Non-renewal Natural Causes	Bulletin 98-6	Claims on property and automobile insurance policies that are the result of natural causes may not be used as a sole reason for cancellation /non-renewal , unless the insurer can demonstrate by claims frequency or otherwise, that the insured has failed to take action as requested by insurer to prevent recurrence of damage to insured property.
Cancellation --Notice to Commissioner	83-5-30	Insurer selling P&C insurance cannot withdraw, cancel or fail to renew any line of insurance or class of business without giving notice in writing sixty- (60) days in advance to Commissioner of Insurance.
Punitive Damages Exclusion	Mississippi Case Law AG's Opinion 10/5/01	Punitive Damage Exclusions are only allowed in provisions covering auto uninsured motorist coverage. Punitive, exemplary, and multiplied damage exclusions are not allowed in any other insurance policies.
Credit Scoring	Regulation 2003-1	While the use of credit scoring is allowed, a credit score may not be the sole determining factor in the underwriting and rating of personal insurance. An insurer must give notice to the applicant that credit scores are being used in the underwriting and rating process; establish reporting requirements; and use credit information in a manner that is not arbitrary, capricious or discriminatory.
Fictitious Grouping	83-5-27	No insurer shall make available to any resident or group of residents of this state through any rating plan or form for fire, inland marine, casualty or surety insurance to any person, firm, corporation, or association of individuals any preferred rate or premium based upon any fictitious grouping of such person, firm, corporation, or association of individuals. Fictitious grouping is defined to be any grouping by ways of membership, license, franchise, agreement, or any other method or means.
MISSISSIPPI STATE RATING BUREAU (MSRB)	83-3-7 and 83-5-5	All fire insurance companies organized or admitted to do business in this state shall maintain a Rating Bureau to be composed of such number of persons resident in this state as shall be desired and who shall be skilled in the business of fire insurance rating.Each fire insurance company licensed to do business in this state shall become a member of the Rating Bureau and shall pay its proportion of the expenses of organization, maintenance, and operation of said bureau, as provided in Sec. 83-3-9. Contact MSRB for complete information.
Suburban Rating Plans	Department Position	The Department allows Upgrades of classifications based on established criteria if filed and approved by the Department.
Inspection of Risk by Bureau	83-3-13	The Rating Bureau through its members and employees, shall inspect every risk specifically rated by it on schedule, and make a written survey of such risk, which shall be filed as a permanent record in such Rating Bureau.
Split Classification Codes Prohibited	83-3-7	All companies writing fire coverage in Mississippi must follow the fire protection classification for cities, towns, and fire protection districts as rated by the MSRB.
MISSISSIPPI WINDSTORM UNDERWRITING ASSOC.	83-34-1Through 29	Every insurer writing property insurance on a direct basis must become a member of the association. "Insurable property" means builder's risk and real property at fixed locations in coast areas. Coast areas include the counties of Hancock, Harrison, Jackson, Pearl River, Stone and George Counties. Contact MWUA for complete information.
MISSISSIPPI RESIDENTIAL PROPERTY UNDERWRITING ASSOC.	83-38-1 Through 29	Every insurer writing property insurance on a direct basis must become a member of the association. "Insurable property" means residential builder's risk and residential real property in unprotected rural areas or the contents located therein. Unprotected "Rural areas" means all areas designated as fire protection Class 9 or 10. Contact MRRUA for complete information.

**Insurance Department
Review Requirements Checklist**

Valued Policy Law	83-13-5	No insurance company shall knowingly issue a fire policy on property for an amount that together with any existing policy exceeds a fair value of the property nor for longer than 5 years. Any buildings or structures insured against loss by fire that are totally destroyed by fire, the measure of damages shall be the amount for which the building and structures were insured.
Establishment of Property Values on Mortgaged Properties	Bulletin 99-2	Homeowners insurance shall not include the entire amount of mortgage loans that include land values. Pursuant to Sec 83-13-5 and 83-5-29 through 51, land values may not be included in the computation when determining the amount of appropriate homeowners insurance because it does not insure the land on which the home is located.
Proof of Loss Forms	83-13-13	It is the duty of the companies liable for a fire loss, within a reasonable time after receiving notice thereof to furnish to the insured proper blanks upon which to make the required proof of such loss with full directions as to what is required to secure the payment of the policy. In all cases the insured shall have a reasonable time in which to make proof after the blanks and directions are received.
Fees for Fire Service	83-13-23	Any insurance company shall pay to the responsible volunteer fire dept. a minimum of (\$100) for each response due to fire to an insured structure located in rated class 9 or 10 insured by that company.
Form For Payment to Volunteer Fire Departments	83-13-25 Bulletin 91-6	A uniform form to be used by fire departments for minimum payments for initial fire response has been developed in response to Sec. 83-13-23. Companies are requested to use the same form to process payment to other fire departments. Forms may be obtained through the Department from the State Fire Coordinator.
Percentage Deductible for Named Storms	83-2-3(2)(d) Bulletin 99-4	Any homeowner's insurance policy that offers a percentage deductible for the peril of windstorm from a named storm shall offer a buyback provision for that deductible to a \$500.00 level.
Payment of Dividends	83-2-27	Not regulated in P&C. Not required to be filed.
Rate Increases/Decreases	Department Position Bulletin 98-1	It is the Department position as allowed under 83-1-165 that companies may file for a rate increase once in any 12 month period as it applies to any single class of insured. Companies may file for a rate decrease at any time subject to prior approval with the proper supporting documentation.
"Refer to Company"	Bulletin 98-2	Subject to Sections 83-2-1 and 83-2-35 any "refer to company " wording is unacceptable as Mississippi is a prior approval state.
Consent to Rate	83-2-9	A rate in excess of that provided by a filing otherwise applicable may be used on a specific risk upon written application of an insured. An endorsement shall be attached to the policy stating the specific reason, percentage of surcharge, and signed by insured. Copies are to be submitted to the Commissioner of Insurance.
Schedule Rating-Range of Modification	Department Position Mississippi Ins. Commission Directive Dated 8/19/83	Predetermined factors for the adjustment of rates must be filed and approved. The application of the individual factors must be fully documented by an insurer, maintained in company file, and provided upon Department's request. The maximum credit or debit based on these factors is 40%.
Filing Fees	83-2-35 Bulletin 97-3	See complete text of bulletin on website. See Property & Casualty Filing Information.
Industrial Fire Insurance	83-13-17	Definition-Policies issued by companies writing fire insurance through weekly premium agents operating on the debit system and meet the other requirements of the section. Policy with limits in excess of (\$1500) may be written by such weekly premium agents operating on the debit system or any other agent qualified and licensed to write fire insurance. In policies over (\$1500) written by other than weekly premium agents, premiums may be collected as much as six (6) months in advance on the basis of filings made and approved by Commissioner. On all other industrial policies, premiums shall not be collected for more than four(4) months in advance. The limit of risk on these policies shall not exceed (\$40,000) on any one dwelling nor (\$20,000) on the contents on any one dwelling.

**Insurance Department
Review Requirements Checklist**

Private Passenger Auto / Commercial Automobile

REVIEW REQUIREMENTS	REFERENCE	COMMENTS
P&C Filing Information	Online Link	www.mid.ms.gov/companies/property-casualty-company.aspx Review complete filing instructions, forms, and exhibits on this site.
MISSISSIPPI CODE	Online Link	www.mid.ms.gov/legal/mississippi-code.aspx
MID BULLETINS	Online Link	www.mid.ms.gov/legal/bulletins.aspx
MID REGULATIONS	Online Link	www.mid.ms.gov/legal/regulations.aspx
Filing Standards—Prior Approval	83-2-7 Bulletin 99-9	Rates, rules and forms must be filed for prior approval (30) days prior to proposed effective date. Supporting information shall also be filed. (See Property and Casualty Rate Filing Requirements on website.) A filing may be deemed approved after 30 days unless it is affirmatively approved, disapproved, or corrected/supplemental information is requested from the company. The waiting period is extended an additional 30 days for corrected/supplemental information. The filing is deemed withdrawn if the corrected/supplemental information is not submitted.
FORMS	83-2-7	Forms must be filed for Prior Approval. Do not file the forms adopted from a bureau reference filing.
Applications	83-2-7	Applications must be filed if they are to become part of the policy.
Insurance Cards	Bulletin 2000-3	See referenced bulletin for required information on insurance cards. Cards must be submitted for prior approval.
Forms-Proper Name	83-5-9	Policies and contracts of insurance must be headed or entitled only by a licensed insurer's proper and corporate name.
Uninsured Motorist Coverage-Arbitration	83-11-109 AG Opinion dated 3/17/00	Arbitration Requirement Prohibited. No such endorsement (Uninsured motorist coverage) shall contain a provision requiring arbitration of any claim arising under such endorsement or provision. Please review "Departmental Guidelines and Requirements for Approval of Binding Arbitration Provisions in Insurance Policies" at www.mid.ms.gov/legal/pdf/arbitration-guidelines.pdf
General Cancellation Statute	83-5-28	Thirty- (30) days notice prior to effective date of a cancellation, reduction in coverage, or non-renewal is required for all P& C policies.
Cancellation Notification	83-11-5 and 83-11-7	Thirty- (30) days notice mailed or delivered is required prior to cancellation of a policy that has been in effect for (60) days. Thirty- (30) days notice mailed or delivered is required prior to non-renewal of a policy. Ten (10) days notice mailed or delivered is required if cancellation is due to nonpayment of premium.
Cancellation- Reasons Allowed	83-11-3	An auto policy, other than a renewal policy, which has been in effect less than 60 days , may be cancelled for any reason. Notice of cancellation of an auto policy shall be effective only if based on 1 or more of the following reasons: (1) Nonpayment of premium; 2) Driver's license or motor vehicle registration of the named insured or any other operator residing in same household or customarily operates an auto insured under the policy has been under suspension or revocation during the policy period or 180 days immediately preceding the effective date; 3) Failure to make timely payment of dues, maintain membership in good standing with a designated assoc., corp., or other org. where original issue of such policy or renewal depended on such membership. This does not apply to any policy in effect less than sixty- (60) days at the time notice of cancellation is mailed or delivered by insurer, unless it is a renewal policy
Cancellation/Non-renewal Natural Causes	Bulletin 98-6	Claims on property and automobile insurance policies that are the result of natural causes may not be used as a sole Reason for cancellation/non-renewal, unless the insurer can demonstrate by claims frequency or otherwise, that the Insured has failed to take action as requested by insurer to prevent recurrence of damage to insured property.
Renewal of Auto Insurance	83-11-1	Any policy with a policy period written for less than (6) months shall be considered as written for a term of (6) months as relates to renewal. Any policy written for a term longer than (1) year or a policy with no fixed expiration date shall be considered as if written for successive policy periods of (1) year. Such policy may be terminated at the expiration of any annual period upon giving thirty(30) days notice of cancellation prior to anniversary date.
Cancellation--Notice to	83-5-30	Insurer selling P&C insurance cannot withdraw, cancel or fail to renew any line of insurance or class of business without giving notice in writing

**Insurance Department
Review Requirements Checklist**

Commissioner		sixty- (60) days in advance to Commissioner of Insurance.
Notice- Assigned Risk Plan	83-11-11	Notice to cancel or non-renew auto liability insurance for reasons other than nonpayment must include notice to named insured of possible eligibility for auto liability insurance through the assigned risk plan.
Named Driver Exclusion Endorsement	83-11-101	Coverage for uninsured motorist must be rejected in writing. A Named Driver Exclusion cannot exclude this coverage unless the named insured has rejected this coverage in writing under the original policy.
Punitive Damages Exclusion	Mississippi Case Law AG's Opinion 10/5/01 Bulletin 2001-03	Punitive Damage cannot be excluded under automobile liability coverage. Punitive Damages can be excluded only under uninsured motorist coverage.
Credit Scoring	Regulation 2003-1	While the use of credit scoring is allowed, a credit score may not be the sole determining factor in the underwriting and rating of personal insurance. An insurer must give notice to the applicant that credit scores are being used in the underwriting and rating process; establish reporting requirements; and use credit information in a manner that is not arbitrary, capricious or discriminatory.
Fictitious Grouping	83-5-27	No insurer shall make available to any resident or group of residents of this state through any rating plan or form for fire, inland marine, casualty or surety insurance to any person, firm, corporation, or association of individuals any preferred rate or premium based upon any fictitious grouping of such person, firm, corporation, or association of individuals. Fictitious grouping is defined to be any grouping by way of membership, license, franchise, agreement, or any other method or means.
Compulsory Motor Vehicle Liability Insurance	63-15-4	Every motor vehicle operated in the state shall have an insurance card maintained in the vehicle as proof of liability insurance that is in compliance with limits required by 63-15-3(j).
Uninsured/Underinsured Motorist-BI and PD	83-11-101	Minimum limits established by Mississippi Motor Vehicle Safety Responsibility Law (63-15-3): BI (10/20) and PD (5). Limits may be increased up to the BI/PD liability limits of an insured. Uninsured Motorist coverage must be rejected in writing. An insured may retain BI coverage, but may reject PD coverage. However, no insured may retain PD coverage unless they also retain BI coverage. The first \$200 of property damage may be excluded under PD coverage.
Use of Specific Repair Shops	83-11-501 Bulletin 98-7	The use of specific repair shops as a condition of payment of a claim is prohibited.
Auto Minimum Coverage Limits	63-15-3	"Mississippi Motor Vehicle Safety-Responsibility Law" (\$10,000) bodily injury or death of one (1) person in any (1) accident; (\$20,000) bodily injury or death of (2) or more persons in any one (1) accident; and (\$5,000) because of injury to or destruction of property of others in any one (1) accident.
Payment of Dividends	83-2-27	Not regulated in P&C. Not required to be filed.
Discounts	63-15-46	Insurers must provide a reduction in premium when the principal operator of a covered vehicle is an insured age (55) or older who has successfully completed an approved motor vehicle accident prevention course. The reduction shall be effective for 3 years. In order to maintain the discount, insurers may require an insured to be free of any at fault accidents or moving violations during that period.
Rate Increases/Decreases	Department Position Bulletin 98-1	It is the Department position as allowed under 83-1-165 that companies may file for a rate increase once in any 12 month period as it applies to any single class of insured. Companies may file for a rate decrease at any time for prior approval with the proper supporting documentation.
Consent to Rate	83-2-9	A rate in excess of that provided by a filing otherwise applicable may be used on a specific risk upon written application of an insured. An endorsement shall be attached to the policy stating the specific reason, percentage of surcharge, and signed by insured. Copies are to be submitted to the Commissioner of Insurance.
Schedule Rating-Range of Modification	Department Position Mississippi Ins. Commission Directive Dated 8/19/83	Predetermined factors for the adjustment of rates must be filed and approved. The application of the individual factors must be fully documented by an insurer, maintained in company file, and provided upon Department's request. The maximum credit or debit based on these factors is 40%.
"Refer to Company"	Bulletin 98-2	Subject to Sections 83-2-1 through 83-2-35, any "refer to company" wording is unacceptable as Mississippi is a prior approval state.
Filing Fees	Bulletin 97-3	See complete text of bulletin on website. See Property & Casualty Filing Information.

**Insurance Department
Review Requirements Checklist**

83-2-35

“Stacking” UM Coverage	Mississippi Case Law	The Department will not approve language which prohibits the stacking of Uninsured Motorist Coverage.
Single Limit “Non-Stacking” UM Coverage	83-11-102 Regulation 2002-1	An insured in an automobile liability policy that covers ten (10) or more vehicles may elect to purchase, and an insurer may offer, single limit, non-stacking uninsured motorist insurance coverage covering all vehicles listed in the policy for a single amount of UM coverage. The single UM coverage limit must be in an amount of no less than the liability limits required under the Mississippi Motor Vehicle Safety Responsibility Law for ten (10) vehicles combined.

Creditor-Placed Insurance

REVIEW REQUIREMENTS	REFERENCE	COMMENTS
P&C FILING INFORMATION	Online Link	www.mid.ms.gov/companies/property-casualty-company.aspx Review complete filing instructions, forms and exhibits on this site.
MISSISSIPPI CREDITOR-PLACED INSURANCE ACT	83-54-1 through 31 Bulletin 2001-2	The Act applies to all creditor-placed insurance written in connection with credit transactions for personal, family or household purposes including that written for mobile homes or manufactured housing. Exceptions—business/commercial, real property, elected by debtor at the debtor’s option, and blanket insurance coverage. All policy forms and certificates of creditor placed insurance to be delivered or issued for delivery in this state and the schedules of premium rates pertaining thereto shall be filed with the Department for prior approval.
MISSISSIPPI CODE	Online Link	www.mid.ms.gov/legal/mississippi-code.aspx
MID BULLETINS	Online Link	www.mid.ms.gov/legal/bulletins.aspx
MID REGULATIONS	Online Link	www.mid.ms.gov/legal/regulations.aspx
FORMS	83-2-7	Forms must be filed for Prior Approval. Do not file the forms adopted from a bureau reference filing.
Applications	83-2-7	Applications must be filed if they are to become part of the policy.
Arbitration	AG’s Opinion 3/17/00 Department Guidelines	Binding Arbitration clauses will be considered on a case by case basis. Such provisions would have to meet very stringent and specific criteria to be considered.
Cancellation-Calculation of Unearned premium	83-54-1 through 31 Bulletin 2000-8	Upon cancellation for any reason, companies shall return or credit unearned premium calculated on daily pro rata basis.
Schedule Rating-Range of Modification	Bulletin 2000-8	Predetermined factors for the adjustment of rates must be filed and approved. The application of the individual factors must be fully documented by an insurer, maintained in company file, and provided upon Department’s request. A maximum credit/debit of 20% is allowable under this line.

Home Warranty

REVIEW REQUIREMENTS	REFERENCE	COMMENTS
MISSISSIPPI CODE	83-57-1 thru 79 Repealed	www.mid.ms.gov/legal/mississippi-code.aspx . Vendors of Home Warranties are not subject to the Department of Insurance.
MID BULLETINS	See Bulletin 2003-2	www.mid.ms.gov/legal/bulletins.aspx

**Insurance Department
Review Requirements Checklist
Vehicle Service Contract Regulation**

REVIEW REQUIREMENTS	REFERENCE	COMMENTS
STATUTE REFERENCE	83-65-101 Through 123	
P&C FILING INFORMATION	Online Link	www.mid.ms.gov/companies/property-casualty-company.aspx Review complete filing instructions, forms and exhibits on this site.
MISSISSIPPI CODE	Online Link	www.mid.ms.gov/legal/mississippi-code.aspx
Filing Standards- Prior Approval	83-2-7 Bulletin 99-9	Rates, rules and forms must be filed for prior approval (30) days prior to proposed effective date. Supporting information shall also be filed. A filing may be deemed approved after (30) days unless it is affirmatively approved, disapproved, or corrected/supplemental information is requested from the company. The waiting period is extended an additional (30) days for corrected/supplemental information. The filing is deemed withdrawn if the corrected/supplemental information is not submitted.
FORMS	83-65-107 Department Position	The insurer issuing the reimbursement insurance policy must file with the Department a true and correct copy of vehicle service contracts, reimbursement insurance policy and the rates. It is the Department Position that vehicle service contracts are subject to 30 days prior approval in the same manner as P&C rates and forms.
Applications	83-2-7	Applications must be filed if they are to become part of the policy.
Reimbursement Insurance Required	83-65-105	A vehicle service contract shall not be sold in the state unless the provider if the contract is a named insured under a reimbursement insurance policy issued by an insurer authorized to do business in this state.
Policy Provision	83-65-109	Reimbursement policy must state that the issuer of the policy shall provide on behalf of the provider all services which the provider is legally obligated to provide according to the provider's contractual obligations under the vehicle service contracts sold or issued by the provider.
Vehicle Service Contracts – Required Provisions	83-65-111 83-65-113(2)(8)	See statute language for listing of required provisions for vehicle service contracts. Must state in the vehicle service contract when duplication of contractual services may exist with a manufacturer or seller warranty. The purchase of a vehicle service contract shall not be required as a condition of a loan or sale.
Arbitration	AG's Opinion 3/17/00 Department Guidelines	Binding Arbitration clauses will be considered on a case-by-case basis. Such provision would have to meet very stringent and specific criteria to be considered. Please review "Departmental Guidelines and Requirements for Approval of Binding Arbitration Provisions in Insurance Policies" at http://www.mid.ms.gov/legal/pdf/arbitration-guidelines.pdf .
Notice to Commissioner and Provider	83-65-117(1)	Issuer of a reimbursement policy shall not cancel such policy unless sixty- (60) days written notice of cancellation has been given to the commissioner and to each insured provider prior to the effective date.
General Cancellation Statute	83-5-28	Thirty- (30) days notice prior to effective date of a cancellation, reduction in coverage, or non-renewal is required for all P&C policies.
Rate Increases/Decreases	Department Position Bulletin 98-1	It is the Department position as allowed under 83-1-165 that companies may file for a rate increase once in any 12 month period as it applies to any single class of insured. Companies may file for a rate decrease at any time for prior approval with the proper supporting documentation.
Schedule Rating-Range of Modification	Department Position Mississippi Ins. Commission Directive Dated 8/19/83	Predetermined factors for the adjustment of rates must be filed and approved. The application of the individual factors must be fully documented by an insurer, maintained in company file, and provided upon Department's request. The maximum credit or debit based on these factors is 40% .
Filing Fees	83-2-35 Bulletin 97-3	See complete text of bulletin on website. See Property & Casualty Filing Information.